



May 27, 2021

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2022 Vermont Exchange Rate Filing – Individual
SERFF Tracking #: MVPH-132824950
Objection #3

Dear Mr. Lombardo:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. The membership provided in rows 34-39 of the rate increase exhibit appear to be the total market members from February 2020. Please update the rate increase exhibit such that the numbers in these rows reflect the February 2021 membership for the individual market only.
2. Regarding the response to question #1 of the previous objection letter – Please explain why ‘New York Participating Hospitals’ and ‘Rental and Non-participating Hospitals’ have different contract trends for individual vs. small group.
3. Regarding the response to question #5 of the previous objection letter – Please elaborate on the drivers of the spike in Rx trend in 2020 of 21.7%.
4. Regarding the response to question #16 of the previous objection letter – Was any analysis done on how the utilization of telehealth services may have lowered in-person utilization other than in-person office visits (ER, INP BH, etc.)?

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than June 3, 2020.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink that reads "Traci Hughes". The signature is written in a cursive style with a horizontal line underneath the name.

Traci Hughes, ASA, MAAA
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